

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT of MISSOURI**

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 5/21/13. You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. **Creditors—Do not file this notice in connection with any proof of claim you submit to the court.**

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Eric Ray Clymore
dba Street Wise Auto
24 Circle Lane
Plattsburg, MO 64477

Sheila Jo Clymore
24 Circle Lane
Plattsburg, MO 64477

Case Number:
13-50318-can7

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-9464
xxx-xx-8884

Attorney for Debtor(s) (name and address):

Grace L. Spezia
Spezia Law Office
PO Box 251
Plattsburg, MO 64477
Telephone number: 816-539-0299

Bankruptcy Trustee (name and address):

Bruce E. Strauss
Merrick Baker Strauss
1044 Main Street, 4th Floor
Kansas City, MO 64105
Telephone number: 816-221-8855

Meeting of Creditors

Date: **July 12, 2013**

Time: **08:30 AM**

Location: **411 Jules St., Room 223-Mann Conf. Rm., St. Joseph, MO 64501**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 9/10/13

Deadline to Object to Exemptions:

30 days after the conclusion of the meeting of creditors or within 30 days of any amendment to the list or supplemental schedules, unless as otherwise provided under Bankruptcy Rule 1019(2)(B) for converted cases.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Bankruptcy Clerk's Office: www.mow.uscourts.gov

400 E. 9th Street, Room 1510
Kansas City, MO 64106
Telephone Number: 816-512-1800
VCIS Number toll free: 866-222-8029

For the Court:

Court Executive:
Ann Thompson

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: 5/22/13

The trustee may give notice at the meeting of his intent to abandon property unless objections are filed within 14 days. Creditors with a security interest in the property must provide evidence of perfection to the trustee prior to this meeting. Pursuant to 11 USC § 727 (a)(12), creditors and parties in interest seeking to delay or postpone debtor(s)' discharge on grounds that 11 USC § 522 (q)(1) may be applicable to debtor(s) or that a proceeding is pending in which the debtor(s) may be found guilty of a felony as described in 11 USC § 522 (q)(1)(A) or may be liable for a debt as described in 11 USC § 522 (q)(1)(B) must file a motion to delay or postpone such discharge prior to the last day to object to the discharge, as set out above. If hearing location is Kansas City, please call (816) 512-1800 menu item #6 for information regarding handicapped access.

To obtain a claim form go to: http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_Current/B_010.pdf

EXPLANATIONS

FORM B9A (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of MissouriIn re:
Eric Ray Clymore
Sheila Jo Clymore
DebtorsCase No. 13-50318-can
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0866-5

User: admin
Form ID: b9aPage 1 of 3
Total Noticed: 27

Date Rcvd: May 22, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2013.

db/jdb
tr
+Eric Ray Clymore, Sheila Jo Clymore, 24 Circle Lane, Plattsburg, MO 64477-9561
+Bruce E. Strauss, Merrick Baker Strauss, 1044 Main Street, 4th Floor,
Kansas City, MO 64105-2135
14805095 Apelles, for US Bank, PO Box 1197, Westerville OH 43086-1197
14805096 #+Bank Midwest, 1304 N. Walnut, Cameron MO 64429-1327
14805100 +Cory Clymore, c/o 26 Wrangler Trail, Roundup MT 59072-6439
14805104 JCP Credit, PO Box 965009, Orlando FL 32896-5009
14805105 +Kearney Trust Company, c/o Palmer Law Office, LLC, 103 W 26th Ave, Ste 210,
Kansas City MO 64116-3060
14805106 Kearney Trust Company, 310 W 92 Hwy, PO Box 137, Kearney MO 64060-0137
14805107 Missouri Department of Revenue, Jefferson City MO
14805108 +Nationwide Credit, Inc, for American Express, PO Boxz 26314, Lehigh Valley PA 18002-6314
14805109 Rebecca M. Clymore, c/o Family Support Payment Center, PO Box 109002,
Jefferson City MO 65110-9002
14805110 +Steller Recovery Inc, for US Bank dda Prime, 1327 Hwy 2 West, Ste 100,
Kalispell MT 59901-3413
14805113 Tinnen Publishing, 102 E. Main, Plattsburg MO 64477-0000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: gspezia@centurylink.net May 22 2013 20:07:39 Grace L. Spezia,
Spezia Law Office, PO Box 251, Plattsburg, MO 64477
smg E-mail/Text: ecfnotices@dor.mo.gov May 22 2013 20:40:23 Missouri Department of Revenue,
General Counsel's Office, PO Box 475, Jefferson City, MO 65105-0475
14805093 EDI: AFNIRECOVERY.COM May 22 2013 22:13:00 AFNI, for T-Mobile, 1310 Martin Luther King Dr,
PO Box 3427, Bloomington IL 61702-3427
14805094 EDI: AMEREXPR.COM May 22 2013 22:03:00 American Express, Gold Delta SkyMiles Credit Card,
PO Box 981535, El Paso TX 79998-1535
14805097 +EDI: HFC.COM May 22 2013 22:03:00 Best Buy/HSBC Retail Services, PO Box 5893,
Carol Stream IL 60197-5893
14805098 EDI: CAPITALONE.COM May 22 2013 22:03:00 Capital One, PO Box 60599,
City of Industry CA 91716-0599
14805099 EDI: CAUT.COM May 22 2013 22:03:00 Chase Auto Finance, PO Box 901076,
Fort Worth TX 76101-2076
14805102 +EDI: RMSC.COM May 22 2013 22:03:00 GE Capital Retail Bank, for JCP, PO Box 103104,
Roswell GA 30076-9104
14805103 EDI: RMSC.COM May 22 2013 22:03:00 GE Capital Retail Bank (JCP Credit), PO Box 965009,
Orlando FL 32896-5009
14805101 EDI: IRS.COM May 22 2013 22:03:00 Department of the Treasury, Internal Revenue Service,
Kansas City MO 64999-0002
14805111 EDI: AISTMBL.COM May 22 2013 22:03:00 T-Mobile Bankruptcy Team, PO Box 53410,
Bellevue WA 98015-3410
14805112 +EDI: WTRRNANK.COM May 22 2013 22:03:00 Target, ATTN: Bankruptcy Department,
1000 Nicollet Mall, Minneapolis MN 55403-2467
14805114 EDI: USBANKARS.COM May 22 2013 22:13:00 US Bank, ATTN: Recovery Department, PO Box 5227,
Cincinnati OH 45202-5227
14805115 EDI: RMSC.COM May 22 2013 22:03:00 Wal-Mart, ATTN: Bankruptcy Department, 702 SW 8th St,
Bentonville AR 72716-8611

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0866-5

User: admin
Form ID: b9a

Page 2 of 3
Total Noticed: 27

Date Rcvd: May 22, 2013

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 24, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0866-5

User: admin
Form ID: b9a

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Total Noticed: 27

Date Rcvd: May 22, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on May 21, 2013 at the address(es) listed below:
NONE.

TOTAL: 0